

GOVERNMENT OF INDIA  
MINISTRY OF AGRICULTURE AND FARMERS WELFARE  
DEPARTMENT OF AGRICULTURE AND FARMERS WELFARE

**RAJYA SABHA**  
**UNSTARRED QUESTION NO. 2724**  
TO BE ANSWERED ON 24/03/2023

**CROPS COVERED UNDER PMFBY**

2724. SHRI S. SELVAGANABATHY:

Will the Minister of AGRICULTURE AND FARMERS WELFARE be pleased to state:

- (a) the details of crops covered under Pradhan Mantri Fasal Bima Yojana (PMFBY);
- (b) the details of the amount of insurance disbursed during the last three years;
- (c) whether Government has taken note that farmers have to wait for a long time for settlement of insurance claims under PMFBY;
- (d) if so, the details thereof and the reasons therefor; and
- (e) the steps taken by Government to streamline the settlement process in this regard?

**ANSWER**

MINISTER OF AGRICULTURE AND FARMERS WELFARE  
(SHRI NARENDRA SINGH TOMAR)

(a) to (e) : The PMFBY envisages coverage of all food crops (cereals, millets and pulses), oilseeds and commercial/horticultural crops subject to availability of past yield data of requisite number of years based on Crop Cutting Experiments (CCEs) as well as capacity of the State Government to conduct requisite number of CCEs to assess the yield of the crop to calculate claims. However, specific crop is notified by the concerned State Government keeping in view the aforesaid provision. For the crops not meeting the aforesaid conditions, the concerned State Government is free to notify them for coverage under Restructured Weather Based Crop Insurance Scheme (RWBCIS) under which claims payment are being structured on the basis of weather index parameters.

Though timelines for each activity including settlement of claims are provided in the Operational Guidelines of the Pradhan Mantri Fasal Bima Yojana (PMFBY), settlement of few claims in some States got slightly delayed due to reasons like delayed transmission of yield data and late release of State share in premium subsidy by the States, yield related disputes between insurance companies and States, non-receipt of account details of some farmers for transfer of claims to the bank account of eligible farmers and National Electronic Fund Transfer (NEFT) related issues, erroneous/incomplete entry of individual farmers data on National Crop Insurance Portal (NCIP), delay in remittance of farmers share of premium/non-remittance of farmers share of

premium to concerned insurance company etc. Major part of the pending claims is due to non-release of State share in premium subsidy by the respective States.

This Department is regularly monitoring the implementation of PMFBY including timely settlement of claims through weekly video conference of stakeholders, one to one meetings with insurance companies/States etc. Various innovative technologies are also adopted to increase the timeliness for flow of requisite information/data amongst stakeholders

Details of claims paid during last three years from 2019-20 to 2021-22 under the scheme are given below :

(Rs. in crore)

<b>Year</b>	<b>Paid Claims</b>
2019-2020	27360.44
2020-2021	20594.41
2021-2022	14920.82

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